

State of Montana 2023 Small Group ACA Rates

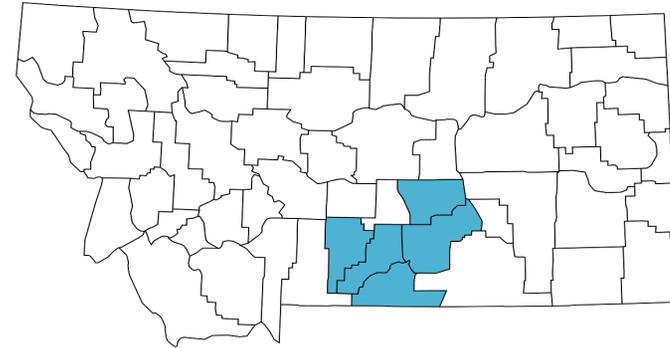
Rating Area 1: Carbon, Musselshell, Stillwater, Sweet Grass, and Yellowstone Counties

The premium tables show 2023 monthly premiums for the third quarter of 2023 (Jul-Sep) rounded to the nearest dollar. Premium is the monthly amount charged to a policyholder for insurance coverage. These premiums are shown by plan and rating area for the specific ages shown. Other ages, dental premiums, smoking surcharges, cost sharing small group options, and any premium subsidies or other financial assistance are not shown.

Cost sharing includes deductibles, copays, and coinsurance. The cost sharing in this summary applies to "in-network" services only. Out-of-network services have higher cost sharing. To determine your individual premium, look for the area or county of your primary residence.

NOTE:

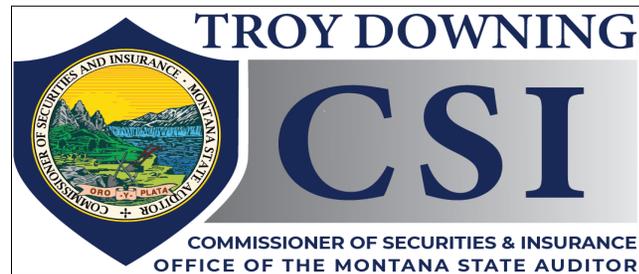
- This table does not include every possible monthly premium.
- These premiums are subject to change.
- Deductibles and Out of Pocket maximums are shown for individuals. Deductibles and Out of Pocket maximums for families may be different.
- Review actual policy language and plan details for deductibles, copays, and coinsurance information; provider networks; out-of-network coverage; excluded benefits; etc.



		Metal Level Plan Selection				
Platinum	Monthly Premium	\$	\$	\$	\$	On average, platinum plans pay 90% of your health care expenses. The monthly premium is the highest of all the metal levels; however, the out-of-pocket expenses are low. This could be a good option if you plan to use a lot of health care services.
	Out-of-Pocket Medical Expense	\$				
Gold	Monthly Premium	\$	\$	\$		On average, gold plans pay 80% of your health care expenses. Monthly premiums are higher, but out-of-pocket costs are lower. This could be a good option if you want to save on monthly premiums compared to Platinum but still want to keep your out-of-pocket costs low.
	Out-of-Pocket Medical Expense	\$	\$			
Silver	Monthly Premium	\$	\$			On average, the silver plan pays for 70% of your health care expenses. With a medium premium cost, this option could be a good option if you need to balance your monthly premium with your out-of-pocket costs.
	Out-of-Pocket Medical Expense	\$	\$	\$		
Bronze	Monthly Premium	\$				On average, the bronze plan pays for 60% of your health care expenses. This could be a good option if you do not need a lot of health services because it has the lowest premiums but tends to have the highest deductible.
	Out-of-Pocket Medical Expense	\$	\$	\$	\$	

Rating Area 1: Carbon, Musselshell, Stillwater, Sweet Grass, and Yellowstone Counties

Platinum															
Company	Plan Name	Deductible	Out of Pocket Max	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
Blue Cross Blue Shield of Montana	Blue Focus Platinum POS 006	\$750	\$1,500	80%	\$290	\$378	\$380	\$430	\$462	\$484	\$547	\$676	\$844	\$1,027	\$1,135
	Blue Focus Platinum POS 007	\$250	\$1,500	80%	\$302	\$395	\$396	\$448	\$483	\$505	\$570	\$705	\$881	\$1,072	\$1,185
	Blue Focus Platinum POS 008	\$500	\$2,500	80%	\$291	\$380	\$382	\$432	\$465	\$486	\$549	\$679	\$848	\$1,032	\$1,141
	Blue Preferred Platinum PPO 101	\$750	\$1,500	80%	\$382	\$499	\$501	\$567	\$610	\$638	\$721	\$892	\$1,114	\$1,356	\$1,498
	Blue Preferred Platinum PPO 102	\$250	\$1,500	80%	\$390	\$510	\$512	\$578	\$623	\$651	\$736	\$910	\$1,136	\$1,383	\$1,529
	Blue Preferred Platinum PPO 103	\$500	\$2,500	80%	\$379	\$495	\$497	\$562	\$605	\$633	\$715	\$884	\$1,104	\$1,344	\$1,485
PacificSource	Navigator Platinum 500	\$500	\$3,000	20%	\$397	\$519	\$521	\$589	\$634	\$663	\$749	\$927	\$1,157	\$1,409	\$1,557
	Navigator Platinum 500 VH	\$500	\$3,000	20%	\$400	\$522	\$525	\$593	\$638	\$668	\$754	\$933	\$1,165	\$1,418	\$1,566
UnitedHealthcare	UHC Choice Plus Platinum 500	\$500	\$2,400	20%	\$422	\$552	\$554	\$626	\$674	\$705	\$797	\$986	\$1,231	\$1,498	\$1,655
	UHC Choice Plus Platinum 0	\$0	\$3,250	20%	\$433	\$566	\$569	\$643	\$692	\$724	\$818	\$1,012	\$1,263	\$1,537	\$1,699
	UHC Choice Plus Platinum 250	\$250	\$2,600	20%	\$423	\$553	\$556	\$628	\$676	\$707	\$799	\$988	\$1,234	\$1,502	\$1,660
Platinum															



Rating Area 1: Carbon, Musselshell, Stillwater, Sweet Grass, and Yellowstone Counties

Gold															
Company	Plan Name	Deductible	Out of Pocket Max	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
BlueCross BlueShield of Montana	Blue Focus Gold POS 005	\$1,750	\$7,000	80%	\$232	\$303	\$304	\$344	\$370	\$387	\$437	\$541	\$675	\$822	\$908
	Blue Focus Gold POS 007	\$1,500	\$5,700	80%	\$236	\$308	\$309	\$350	\$377	\$394	\$445	\$551	\$687	\$837	\$925
	Blue Focus Gold POS 008	\$2,500	\$6,500	90%	\$229	\$299	\$300	\$339	\$365	\$382	\$431	\$534	\$666	\$811	\$896
	Blue Focus Gold POS 009	\$3,500	\$6,000	80%	\$218	\$285	\$287	\$324	\$349	\$365	\$412	\$510	\$637	\$775	\$856
	Blue Focus Gold POS 101	\$3,000	\$3,500	90%	\$222	\$290	\$291	\$329	\$354	\$370	\$418	\$517	\$646	\$786	\$869
	Blue Preferred Gold PPO 101	\$3,000	\$3,500	90%	\$307	\$402	\$403	\$456	\$491	\$513	\$580	\$717	\$896	\$1,090	\$1,205
	Blue Preferred Gold PPO 105	\$2,500	\$4,500	80%	\$319	\$417	\$419	\$473	\$510	\$533	\$602	\$745	\$930	\$1,132	\$1,251
	Blue Preferred Gold PPO 107	\$1,500	\$6,500	80%	\$319	\$417	\$419	\$473	\$509	\$533	\$602	\$744	\$930	\$1,131	\$1,251
	Blue Preferred Gold PPO 110	\$2,000	\$6,750	80%	\$318	\$416	\$418	\$472	\$508	\$532	\$601	\$743	\$928	\$1,129	\$1,248
	Blue Preferred Gold PPO 111	\$3,500	\$6,000	80%	\$303	\$396	\$397	\$449	\$484	\$506	\$572	\$707	\$883	\$1,074	\$1,187
	Blue Preferred Gold PPO 123	\$4,000	\$4,000	100%	\$299	\$391	\$392	\$443	\$477	\$499	\$564	\$698	\$871	\$1,060	\$1,172
	Blue Preferred Gold PPO 135	\$3,000	\$3,000	100%	\$321	\$420	\$422	\$477	\$513	\$537	\$606	\$750	\$936	\$1,139	\$1,260
Mountain Health Co-Op	Connect SG Gold MT	\$1,000	\$6,500	30%	\$328	\$428	\$430	\$486	\$523	\$547	\$618	\$765	\$955	\$1,162	\$1,285
	Plus SG Gold MT	\$1,000	\$7,000	30%	\$298	\$390	\$391	\$443	\$476	\$498	\$563	\$696	\$869	\$1,058	\$1,170
	Plus SG Gold MT HD	\$3,000	\$3,000	0%	\$299	\$391	\$393	\$444	\$478	\$500	\$565	\$699	\$873	\$1,062	\$1,174
	Access SG Gold MT	\$1,000	\$6,500	30%	\$328	\$428	\$430	\$486	\$523	\$547	\$618	\$765	\$955	\$1,162	\$1,285
	Rocky Mountain SG Gold MT	\$1,000	\$6,500	30%	\$313	\$409	\$411	\$465	\$500	\$523	\$591	\$731	\$913	\$1,111	\$1,228
PacificSource	Navigator Gold 1000	\$1,000	\$6,500	30%	\$337	\$440	\$442	\$499	\$538	\$562	\$635	\$786	\$981	\$1,194	\$1,320
	Navigator Gold 2000	\$2,000	\$6,500	30%	\$316	\$413	\$415	\$469	\$505	\$528	\$597	\$738	\$922	\$1,122	\$1,239
	Navigator Gold HSA 3000	\$3,000	\$3,000	0%	\$295	\$386	\$388	\$438	\$472	\$493	\$557	\$689	\$861	\$1,048	\$1,158
	Navigator Gold 3000	\$3,000	\$5,500	30%	\$309	\$404	\$406	\$458	\$494	\$516	\$583	\$721	\$901	\$1,096	\$1,212
	Navigator Gold 1000 VH	\$1,000	\$6,500	30%	\$339	\$443	\$445	\$503	\$542	\$567	\$640	\$792	\$989	\$1,203	\$1,329
	Navigator Gold 2000 VH	\$2,000	\$6,500	30%	\$319	\$417	\$418	\$473	\$509	\$533	\$602	\$744	\$929	\$1,131	\$1,250
Navigator Gold 3000 VH	\$3,000	\$5,500	30%	\$312	\$407	\$409	\$462	\$498	\$521	\$588	\$728	\$908	\$1,106	\$1,221	
UnitedHealthcare	UHC Choice Plus Gold 1000-2	\$1,000	\$7,250	20%	\$379	\$495	\$497	\$562	\$605	\$633	\$715	\$885	\$1,104	\$1,344	\$1,486
	UHC Choice Plus HSA Gold 1500-2	\$1,500	\$6,500	0%	\$425	\$556	\$558	\$631	\$679	\$710	\$802	\$992	\$1,239	\$1,508	\$1,667
	UHC Choice Plus Gold 0	\$0	\$9,100	30%	\$391	\$511	\$513	\$580	\$624	\$653	\$738	\$912	\$1,139	\$1,386	\$1,532
	UHC Choice Plus Gold 1500-2	\$1,500	\$9,100	20%	\$384	\$501	\$503	\$569	\$613	\$641	\$724	\$896	\$1,118	\$1,361	\$1,504
	UHC Choice Plus Gold 1000-1	\$1,000	\$7,400	20%	\$373	\$487	\$489	\$553	\$595	\$623	\$704	\$870	\$1,087	\$1,322	\$1,462
	UHC Choice Plus Gold 500	\$500	\$8,000	30%	\$367	\$480	\$482	\$545	\$587	\$614	\$694	\$858	\$1,071	\$1,303	\$1,441
	UHC Choice Plus Gold 750	\$750	\$9,100	20%	\$370	\$484	\$486	\$549	\$592	\$619	\$699	\$865	\$1,080	\$1,314	\$1,452
	UHC Choice Plus Gold 2000-2	\$2,000	\$6,500	20%	\$366	\$478	\$480	\$543	\$584	\$611	\$690	\$854	\$1,066	\$1,297	\$1,434
	UHC Choice Plus Gold 1500-3	\$1,500	\$8,000	20%	\$362	\$473	\$475	\$537	\$578	\$604	\$683	\$844	\$1,054	\$1,283	\$1,418
	UHC Choice Plus Gold 1500-1	\$1,500	\$9,100	20%	\$363	\$475	\$477	\$539	\$580	\$607	\$686	\$848	\$1,059	\$1,289	\$1,425
	UHC Choice Plus Gold 1200	\$1,200	\$9,100	20%	\$364	\$476	\$478	\$540	\$582	\$608	\$687	\$850	\$1,062	\$1,292	\$1,428
	UHC Choice Plus Gold 1000-3	\$1,000	\$9,100	20%	\$361	\$471	\$473	\$535	\$576	\$602	\$680	\$842	\$1,051	\$1,279	\$1,414
	UHC Choice Plus HSA Gold 1500-1	\$1,500	\$6,500	20%	\$385	\$503	\$505	\$571	\$615	\$643	\$726	\$898	\$1,121	\$1,365	\$1,509
	UHC Choice Plus Gold 2000-3	\$2,000	\$8,100	20%	\$351	\$459	\$461	\$521	\$561	\$587	\$663	\$821	\$1,024	\$1,247	\$1,378
	UHC Choice Plus Gold 3000-1	\$3,000	\$5,800	20%	\$348	\$455	\$457	\$517	\$557	\$582	\$658	\$813	\$1,016	\$1,236	\$1,366
	UHC Choice Plus Gold 3000-2	\$3,000	\$7,000	20%	\$352	\$460	\$462	\$522	\$562	\$588	\$664	\$821	\$1,025	\$1,248	\$1,379
	UHC Choice Plus Gold 2000-1	\$2,000	\$6,000	50%	\$351	\$458	\$460	\$520	\$560	\$586	\$662	\$819	\$1,022	\$1,244	\$1,375

Gold

Rating Area 1: Carbon, Musselshell, Stillwater, Sweet Grass, and Yellowstone Counties

Silver															
Company	Plan Name	Deductible	Out of Pocket Max	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
BlueCross BlueShield of Montana	Blue Focus Silver POS 001	\$5,000	\$9,000	70%	\$188	\$246	\$247	\$279	\$301	\$314	\$355	\$439	\$549	\$668	\$738
	Blue Focus Silver POS 003	\$3,700	\$6,750	90%	\$197	\$258	\$259	\$293	\$315	\$329	\$372	\$460	\$575	\$699	\$773
	Blue Focus Silver POS 010	\$3,500	\$5,700	80%	\$197	\$257	\$258	\$292	\$314	\$328	\$371	\$459	\$573	\$697	\$771
	Blue Focus Silver POS 011	\$6,000	\$8,700	60%	\$189	\$247	\$248	\$280	\$302	\$315	\$356	\$441	\$550	\$670	\$741
	Blue Focus Silver POS 101	\$4,000	\$6,900	80%	\$185	\$242	\$243	\$275	\$296	\$310	\$350	\$433	\$541	\$658	\$727
	Blue Preferred Silver PPO 101	\$4,000	\$6,900	80%	\$263	\$344	\$346	\$391	\$421	\$440	\$497	\$615	\$768	\$935	\$1,033
	Blue Preferred Silver PPO 117	\$3,500	\$5,750	80%	\$276	\$361	\$362	\$410	\$441	\$461	\$521	\$645	\$805	\$980	\$1,083
	Blue Preferred Silver PPO 120	\$5,000	\$9,000	70%	\$266	\$347	\$348	\$394	\$424	\$444	\$501	\$620	\$774	\$942	\$1,041
	Blue Preferred Silver PPO 121	\$6,000	\$9,100	60%	\$266	\$348	\$350	\$395	\$426	\$445	\$503	\$622	\$777	\$945	\$1,045
	Blue Preferred Silver PPO 122	\$4,900	\$4,900	100%	\$282	\$369	\$370	\$419	\$451	\$471	\$533	\$659	\$823	\$1,001	\$1,107
	Blue Preferred Silver PPO 127	\$3,000	\$6,000	80%	\$282	\$369	\$370	\$419	\$451	\$471	\$533	\$659	\$823	\$1,001	\$1,107
Blue Preferred Silver PPO 136	\$5,500	\$5,500	100%	\$272	\$356	\$357	\$404	\$435	\$455	\$514	\$636	\$794	\$966	\$1,068	
Mountain Health Co-Op	Connect SG Silver MT	\$5,200	\$8,550	40%	\$281	\$367	\$369	\$417	\$449	\$470	\$531	\$656	\$819	\$997	\$1,102
	Connect SG Silver MT HD	\$5,000	\$5,000	0%	\$284	\$371	\$372	\$421	\$453	\$474	\$535	\$662	\$826	\$1,006	\$1,112
	Plus SG Silver MT	\$5,300	\$8,550	40%	\$256	\$334	\$336	\$380	\$409	\$427	\$483	\$597	\$746	\$908	\$1,003
	Plus SG Silver MT HD	\$5,000	\$5,000	0%	\$260	\$340	\$342	\$386	\$416	\$435	\$492	\$608	\$759	\$924	\$1,021
	Access SG Silver MT	\$5,200	\$8,550	40%	\$281	\$367	\$369	\$417	\$449	\$470	\$531	\$656	\$819	\$997	\$1,102
	Access SG Silver MT HD	\$5,000	\$5,000	0%	\$284	\$371	\$372	\$421	\$453	\$474	\$535	\$662	\$826	\$1,006	\$1,112
	Rocky Mountain SG Silver MT	\$5,200	\$8,550	40%	\$269	\$351	\$353	\$399	\$429	\$449	\$507	\$627	\$783	\$953	\$1,054
PacificSource	Navigator Silver HSA 4800	\$4,800	\$4,800	0%	\$262	\$342	\$344	\$388	\$418	\$437	\$494	\$611	\$763	\$929	\$1,026
	Navigator Silver HSA 3000	\$3,000	\$7,050	20%	\$273	\$357	\$358	\$405	\$436	\$456	\$516	\$638	\$796	\$969	\$1,071
	Navigator Silver 5500	\$5,500	\$9,100	30%	\$275	\$359	\$361	\$408	\$439	\$459	\$519	\$641	\$801	\$975	\$1,077
	Navigator Silver 6500	\$6,500	\$9,100	30%	\$269	\$351	\$352	\$398	\$429	\$449	\$507	\$627	\$783	\$953	\$1,053
	Navigator Silver 4500	\$4,500	\$9,100	30%	\$280	\$365	\$367	\$415	\$447	\$467	\$528	\$653	\$815	\$992	\$1,095
	Navigator Silver HSA 5500	\$5,500	\$5,500	0%	\$250	\$327	\$329	\$371	\$400	\$418	\$472	\$584	\$730	\$888	\$981
	Navigator Silver 3000	\$3,000	\$9,100	40%	\$285	\$373	\$374	\$423	\$455	\$476	\$538	\$666	\$831	\$1,012	\$1,118
	Navigator Silver 5500 VH	\$5,500	\$9,100	30%	\$277	\$363	\$364	\$411	\$443	\$463	\$523	\$647	\$808	\$984	\$1,088
	Navigator Silver 6500 VH	\$6,500	\$9,100	30%	\$271	\$354	\$356	\$402	\$433	\$453	\$512	\$633	\$791	\$962	\$1,062
Navigator Silver 4500 VH	\$4,500	\$9,100	30%	\$282	\$369	\$370	\$419	\$451	\$471	\$533	\$659	\$823	\$1,001	\$1,107	
UnitedHealthcare	UHC Choice Plus HSA Silver 2500	\$2,500	\$7,350	30%	\$350	\$457	\$459	\$519	\$559	\$585	\$661	\$817	\$1,020	\$1,242	\$1,372
	UHC Choice Plus HSA Silver 2750	\$2,750	\$7,350	20%	\$351	\$459	\$461	\$521	\$561	\$587	\$663	\$820	\$1,023	\$1,246	\$1,377
	UHC Choice Plus HSA Silver 3000	\$3,000	\$7,350	30%	\$346	\$452	\$454	\$513	\$553	\$578	\$653	\$808	\$1,009	\$1,228	\$1,357
	UHC Choice Plus Silver 5500	\$5,500	\$9,100	30%	\$309	\$404	\$406	\$459	\$494	\$517	\$584	\$722	\$902	\$1,098	\$1,213
Silver															

Rating Area 1: Carbon, Musselshell, Stillwater, Sweet Grass, and Yellowstone Counties

Bronze															
Company	Plan Name	Deductible	Out of Pocket Max	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
BlueCross BlueShield of Montana	Blue Focus Bronze POS 002	\$7,000	\$7,000	100%	\$178	\$232	\$233	\$264	\$284	\$297	\$336	\$415	\$518	\$631	\$697
	Blue Focus Bronze POS 101	\$8,550	\$8,550	100%	\$164	\$214	\$215	\$243	\$262	\$274	\$309	\$382	\$477	\$581	\$642
	Blue Preferred Bronze PPO 101	\$8,550	\$8,550	100%	\$234	\$306	\$307	\$347	\$374	\$391	\$442	\$546	\$682	\$830	\$918
	Blue Preferred Bronze PPO 134	\$6,500	\$7,000	60%	\$242	\$316	\$317	\$358	\$386	\$404	\$456	\$564	\$704	\$857	\$947
Mountain Health Co-Op	Connect SG Bronze MT	\$7,200	\$8,150	60%	\$245	\$320	\$322	\$363	\$391	\$409	\$462	\$572	\$714	\$869	\$961
	Connect SG Bronze MT HD	\$7,000	\$7,000	0%	\$255	\$333	\$335	\$378	\$407	\$426	\$481	\$595	\$743	\$905	\$1,000
	Connect SG Bronze MT Expanded	\$6,500	\$8,550	50%	\$245	\$321	\$322	\$364	\$392	\$410	\$463	\$573	\$715	\$870	\$962
	Plus SG Bronze MT Expanded	\$7,800	\$8,550	60%	\$220	\$287	\$288	\$326	\$351	\$367	\$415	\$513	\$640	\$779	\$862
	Plus SG Bronze MT HD	\$7,050	\$7,050	0%	\$234	\$306	\$307	\$347	\$373	\$390	\$441	\$546	\$681	\$829	\$916
	Access SG Bronze MT	\$7,200	\$8,150	60%	\$245	\$320	\$322	\$363	\$391	\$409	\$462	\$572	\$714	\$869	\$961
	Access SG Bronze MT HD	\$7,000	\$7,000	0%	\$255	\$333	\$335	\$378	\$407	\$426	\$481	\$595	\$743	\$905	\$1,000
	Rocky Mountain SG Bronze MT HD	\$7,000	\$7,000	0%	\$244	\$319	\$320	\$362	\$389	\$407	\$460	\$569	\$711	\$865	\$956
PacificSource	Navigator Bronze HSA 7050	\$7,050	\$7,050	0%	\$229	\$299	\$300	\$340	\$366	\$382	\$432	\$535	\$667	\$812	\$897
	Navigator Bronze 8150	\$8,150	\$8,150	0%	\$234	\$306	\$307	\$347	\$374	\$391	\$441	\$546	\$682	\$830	\$917
	Navigator Bronze 9100	\$9,100	\$9,100	0%	\$212	\$277	\$278	\$315	\$339	\$354	\$400	\$495	\$618	\$752	\$831
	Navigator Bronze 8700	\$8,700	\$8,700	0%	\$252	\$330	\$331	\$374	\$403	\$421	\$476	\$589	\$735	\$895	\$989
	Navigator Bronze 8700 VH	\$8,700	\$8,700	0%	\$255	\$333	\$335	\$378	\$407	\$426	\$481	\$595	\$743	\$904	\$999
UnitedHealthcare	UHC Choice Plus HSA Bronze 7350	\$7,350	\$7,350	0%	\$302	\$395	\$396	\$448	\$482	\$504	\$570	\$705	\$880	\$1,071	\$1,184
	UHC Choice Plus Bronze 9100	\$9,100	\$9,100	0%	\$286	\$374	\$376	\$425	\$457	\$478	\$540	\$668	\$835	\$1,016	\$1,123

Bronze

